

## REMARKS

Claims 1-4 and 6-32 are pending in the application. Claims 21-25 and 30-32 have been withdrawn herein.

**A. Examiner has required restriction to one invention as required under 35 U.S.C. § 121.**

Examiner has required restriction to one of the following inventions as required under 35 U.S.C. § 121:

Group I, Claims 1-4, 6-20, and 26-29, drawn to a method for issuing a card for a funded account of a claimant, classified in class 705, subclass 41.

Group II, Claims 21-25 drawn to a system for adjudicating an insurance claim, classified in class 705, subclass 4.

Group III, Claims 30-32, drawn to a method for extending a line of credit associated with the value of an insurance claim, classified in class 705, subclass 38.

The Examiner has alleged that the inventions are distinct, each from the other because the inventions of Groups I, II and III are related subcombinations disclosed as usable together in a single combination, and are distinct from each other if they can be shown to be separately usable.

Applicant provisionally elects the invention of Group 1, claims 1-4, 6-20 and 26-29, with traverse. Applicant requests reconsideration of the Restriction Requirement. The application was filed with fees sufficient for examination of all the claims. In the event the Examiner believes that the burden of searching all of the claims at once is not significantly greater than searching the elected group, withdrawal of the Restriction Requirement may be appropriate.

**B. Non-elected claims remain pending.**

Claims 21-25 and 30-32 have been withdrawn herein. Therefore, it is respectfully submitted that this application is now in condition for allowance.

Should it facilitate allowance of the application, the Examiner is invited to telephone the undersigned attorney. No fees are believed to be necessary, however, should any fees be deemed required, the Commissioner is authorized to charge such fees to Deposit Account No. 23-3030, but is not to include payment of issue fees.

Respectfully submitted,

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